

In re:
Ayanna Amirah Abdullah
Debtor

Case No. 23-13816-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 29, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2024:

Recip ID	Recipient Name and Address
db	Ayanna Amirah Abdullah, 1503 Elmwood Ave FA3, Folcroft, PA 19032-1303
14839771	++ CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220 address filed with court:, Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14839758	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14839774	Edc/sustain Realty Llc, 1323 Darby Rd, Havertown, PA 19083-3808
14839789	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14839791	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14839799	Target, c/o Financial & Retail Srvs Mailstop BT, Minneapolis, MN 55440

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Mar 30 2024 04:08:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Mar 30 2024 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 30 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2024 00:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14839755	+ Email/Text: bankruptcy@acimacredit.com	Mar 30 2024 00:19:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14839756	+ Email/Text: backoffice@affirm.com	Mar 30 2024 00:19:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14839757	EDI: TSYS2	Mar 30 2024 04:08:00	Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14839765	Email/Text: megan.harper@phila.gov	Mar 30 2024 00:19:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14839760	+ EDI: CITICORP	Mar 30 2024 04:08:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized BKY, PO Box 790040, St Louis, MO 63179-0040
14839761	+ EDI: CITICORP	Mar 30 2024 04:08:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14839762	+ EDI: CITICORP	Mar 30 2024 04:08:00	Citibank/Best Buy, Centralized Bk dept, PO Box

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			790034, St Louis, MO 63179-0034
14839763	EDI: CITICORP	Mar 30 2024 04:08:00	Citibank/Sunoco, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14839766	Email/Text: bankruptcy@philapark.org	Mar 30 2024 00:19:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14839767	+ EDI: WFNNB.COM	Mar 30 2024 04:08:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839768	+ EDI: WFNNB.COM	Mar 30 2024 04:08:00	Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839769	+ EDI: WFNNB.COM	Mar 30 2024 04:08:00	Comenity/Carter, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839770	+ EDI: WFNNB.COM	Mar 30 2024 04:08:00	Comenitycapital/c21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839772	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 30 2024 00:17:41	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14839783	EDI: CITICORP	Mar 30 2024 04:08:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14839773	+ EDI: DISCOVER	Mar 30 2024 04:08:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14839776	Email/Text: BNBLAZE@capitalsvcs.com	Mar 30 2024 00:19:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14839775	+ EDI: AMINFOFP.COM	Mar 30 2024 04:08:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14839777	+ EDI: PHINGENESIS	Mar 30 2024 04:08:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14839778	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 30 2024 00:19:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14839779	+ Email/Text: electronicbkydocs@nelnet.net	Mar 30 2024 00:19:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14839780	EDI: IRS.COM	Mar 30 2024 04:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14839759	EDI: JPMORGANCHASE	Mar 30 2024 04:08:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14839781	EDI: JEFFERSONCAP.COM	Mar 30 2024 04:08:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14839782	Email/Text: ktramble@lendmarkfinancial.com	Mar 30 2024 00:19:00	Lendmark, 2118 Usher St., Covington, GA 30014
14839784	+ Email/Text: bankruptcynotification@montereyfinancial.com	Mar 30 2024 00:19:00	Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802
14839785	+ Email/Text: electronicbkydocs@nelnet.net	Mar 30 2024 00:19:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14839786	Email/Text: bnc@nordstrom.com	Mar 30 2024 00:19:37	Nordstrom Signature Visa, Attn: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14839787	Email/Text: fesbank@attorneygeneral.gov	Mar 30 2024 00:19:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14839790	Email/Text: bkrgeneric@penfed.org	Mar 30 2024 00:19:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14839788	EDI: PENNDEPTREV	Mar 30 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA

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14839788	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2024 00:19:00	17129-0001 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839792	+ Email/Text: bankruptcy@philapark.org	Mar 30 2024 00:19:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14839793	+ Email/Text: bankruptcy1@pffcu.org	Mar 30 2024 00:19:00	Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2495
14839794	+ Email/Text: bankruptcy1@pffcu.org	Mar 30 2024 00:19:00	Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14839795	EDI: SYNC	Mar 30 2024 04:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839796	EDI: SYNC	Mar 30 2024 04:08:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839797	+ EDI: SYNC	Mar 30 2024 04:08:00	Synchrony Bank/Sams, Attn: Bnakruptcy, PO Box 965060, Orlando, FL 32896-5060
14839798	EDI: SYNC	Mar 30 2024 04:08:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839800	^ MEBN	Mar 30 2024 00:08:38	Toyota Motor Credit Corp/Mazda Financial Svcs, Attn: Bankruptcy 6565 Headquarters Dr, Plano, TX 75024-5965
14839801	+ Email/Text: dbogucki@trumark.org	Mar 30 2024 00:19:00	Trumark Financial Credit Union, Attn: Bankruptcy 335 Commerce Dr, Fort Washington, PA 19034-2701
14839802	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 30 2024 00:19:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14839803	^ MEBN	Mar 30 2024 00:08:50	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14839804	Email/Text: bankruptcies@uplift.com	Mar 30 2024 00:19:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14839805	+ Email/Text: cc-bankruptcy-group@robinhood.com	Mar 30 2024 00:19:00	X1 Inc, 548 Market St #30684, San Francisco, CA 94104-5401

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14839764		Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Svcs/, PO Box 790034, Centralized BkMO63179

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Ayanna Amirah Abdullah help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
TERRY P. DERSHAW	7trustee@gmail.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Ayanna Amirah Abdullah</u>	Social Security number or ITIN	xxx-xx-5144
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	23-13816-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ayanna Amirah Abdullah

3/28/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.